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SEP 13 2001  
PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
KITCHEN, et al.

Serial No: 09/820,804

Filed: March 30, 2001

For: ELECTRONIC BILL PRESENTMENT WITH BILL CATEGORIZATION

:  
: Art Unit: 2162  
:  
: Examiner: R. Alvarez  
:  
:

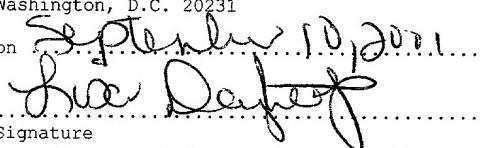
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RESPONSE TO NOTICE OF INCOMPLETE REPLY Technology Center 2100

Honorable Assistant  
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Washington, DC 20231

I hereby certify that this paper or fee is being  
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on September 10, 2001

  
Sue Dufek

Signature

Sir:

In response to the Notice of Incomplete Reply dated August 28, 2001, submitted herewith are the substitute drawings including Figures 1-15, for filing in the above-referenced application

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,  
Lalos & Keegan

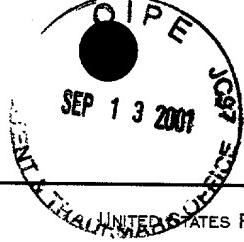
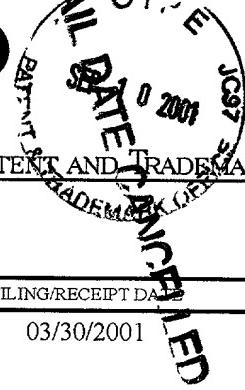


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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/820,804	03/30/2001	Bill Kitchen	3350-05F

CONFIRMATION NO. 6580

## FORMALITIES LETTER



\*OC00000006484810\*

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SEP 17 2001

Technology Center 2100

Date Mailed: 08/28/2001

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**NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)***Filing Date Granted*

The U.S. Patent and Trademark Office has received your reply on to the Notice mailed and it has been entered into the nonprovisional application. The reply, however, doesnot include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may,however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a)accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawings submitted to the Office are not electronically reproducible. Drawing sheets must be submitted on paper which is flexible, strong, white, smooth, non-shiny, and durable (see 37 CFR 1.84(e));

*A copy of this notice MUST be returned with the reply.*

Hannan  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE